

Certificate Number: 15317-MD-DE-030001866

Bankruptcy Case Number: 17-20524



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 10, 2017, at 7:10 o'clock AM PDT, Steven E Downey completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: October 10, 2017 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor